



# KANSAS



## ***FLOODPLAIN MANAGEMENT NEWSLETTER***

**April 2006**

### **Enhancing your FEMA flood map**

In the late 1990s, because FEMA recognized that its floodmap inventory was severely outdated or non-existent, FEMA launched an initiative to update the mapping inventory. This initiative, Map Modernization, was first funded by Congress in 2002, marking a significant increase in total funding compared to previous years. The Map Modernization initiative goals include providing new or updated GIS-based accurate flood hazard information for populations at risk of flooding.

On September 1, 1999, the Kansas Department of Agriculture Division of Water Resources (KDA-DWR) signed a Memorandum of Agreement with FEMA, which established a Cooperating Technical Partnership. Through this partnership, FEMA grants map modernization funds to KDA-DWR to be used for countywide mapping projects.

KDA-DWR manages most floodplain mapping projects in Kansas. Although Kansas received a significant increase in funding compared to previous years, the goals associated with these funds require careful management of the projects to ensure that funding is adequate to meet the goals. When the available funds are distributed among the counties that have been identified for floodmap updates for a given fiscal year, funds for each countywide project can be very limited.

To enhance maps in Kansas, KDA-DWR is encouraging communities to partner with our office to enhance their maps beyond the funding level that FEMA has provided. Currently, the minimum scope for new countywide mapping projects includes the study of existing approximate (unnumbered Zone A) areas, conversion to digital format of existing detailed Zone AE areas, and conversion from NGVD 1929 to NAVD 1988 datum for all Base Flood Elevations (BFEs). New or updated base map information (aerial photography) will be incorporated into the new flood maps.

Depending on funding and needs, additions to the minimum scope may include redelineating existing detailed information on new or updated topographic data, using detailed methods to restudy streams with existing detailed information and using detailed methods to study streams with existing approximate information.

There are many opportunities for a community to enhance its maps beyond what KDA-DWR can provide given the financial constraints.

Possible data types that could be useful to KDA-DWR when studying floodplains using detailed methods include:

- Updated topographic information, 2-foot contour interval or better accuracy level
- Survey data that includes specific requirements for interval spacing and number of cross-sections at structures, and hydraulic or hydrologic studies of streams.

### **In this newsletter...**

Enhancing your FEMA flood map	page 1
New elevation certificate	page 2
Another CFM date	page 3
Claims Handbook sent to policyholders	page 3
Independent Report concludes mitigation works	page 4
Training opportunities	page 5
Flood determination explanation/myths	page 6
Lower cost flood insurance available	page 7
ASFPM National Conference	page 8

continued on page 2

Some examples of data collection efforts or studies that may be useful to KDA-DWR include:

- Aerial imagery/topography. If your community is considering purchasing aerial imagery, even without purchasing any topography, you could coordinate with the aerial flight company to capture the photography at such a level that it could be used to create topographic information. The topographic information can be extracted from the flight data at a later date. The cost of gathering this information while the flight company is in the air is nominal compared to putting another plane in the air to capture aerial topography and photography at the same time.
- Stormwater Master Drainage Plans In many cases, a hydrologic and/or a hydraulic model is created that has the most of the information required for a detailed study. By meeting FEMA's specifications for a flood insurance study, such as choosing a FEMA-approved hydrologic model for determining flows, calculating the 100-year flow in addition to calculating the lower frequency events, and gathering survey data that transects the cross-section appropriately and gathering enough cross-sections, KDA-DWR can incorporate that model into a new detailed study area as part of a flood insurance study. Also, choosing a FEMA-approved hydraulic model allows KDA-DWR to calculate the floodplain areas to meet FEMA specifications as part of a flood insurance study. If the local community has survey data for watershed structures, such as bridges or culverts, KDA-DWR can use this information for a detailed study.

This extra effort is, of course, not required to be considered for a mapping project. However, if a community is already gathering data and allocating resources for a specific project, it will be in the community's best interest to discuss enhancing the data being gathered to better identify the flood risks in the community. If you have questions regarding this information, or would like more information on gathering data, please contact Collin Olsen at (785) 296-2513.

## New elevation certificate is made available to communities....

As of February 13, 2006, FEMA has received an approval to begin using the new elevation certificate. The new certificate is available for review at <http://www.fema.gov/nfip/elvinst.shtm>. The new elevation certificate will not be mandatory until January 1, 2007. Community officials may begin using the new elevation certificate immediately. In addition, the old form is no longer available through FEMA's website.

Changes to the new elevation certificate require that two photographs be submitted (for insurance purposes) and that latitude and longitude be provided. In cases where the homeowner is certifying the elevation certificate, latitude and longitude are not mandatory. Identifying latitude and longitude will be helpful when FEMA's Digital Flood Insurance Rate Map is received and will assist in locating structures after disaster events. FEMA has emphasized that if a property owner is using the elevation certificate to obtain federally backed flood insurance, photographs of the structure must be included on the new elevation certificate.

The form also has been slightly reorganized and additional instructions have been added to the instructions page. The reorganization of the elevation certificate includes isolating Section C to ensure that section is used strictly for elevation information. All building information, including enclosure size and flood openings, is now placed in Section A.

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM <b>ELEVATION CERTIFICATE</b> <small>Important: Read the instructions on pages 1 - 7.</small>		O.N.B. No. 3057-0077 Expires December 31, 2006
SECTION A - PROPERTY OWNER INFORMATION		For Insurance Company Use: Policy Number
BUILDING OWNER'S NAME		

## Another CFM date: May 26, 2006, Certified Floodplain Manager Program

In partnership with the Kansas Association for Floodplain Management, the Certified Floodplain Manager (CFM) exam will be offered 9 a.m. to noon Friday, May 26, 2006, at the Department of Agriculture Mills Building, 109 SW 9th Street, Fourth Floor Conference Room, Topeka. A study session will be Thursday from 1 p.m. to 5 p.m. at the same location. If you are interested in participating in the CFM exam, please contact Rhonda Montgomery for a CFM packet that include a study guide, study materials and exam application. Rhonda may be reached at (785) 296-4622.

The Association of State Floodplain Managers (ASFPM) established the certified floodplain manager program in 1999. The emphasis of the CFM program is to ensure that floodplain managers know and understand the standards of the National Flood Insurance Program and have access to the tools to implement these standards at the local level.

The primary goal of the ASFPM CFM program is to promote wise use of the nation's floodplains, help reduce the nation's flood losses, and protect and enhance the natural resources and functions of floodplains by improving knowledge and abilities of floodplain managers. A secondary goal is to increase the prominence of floodplain management in decision-making by local officials and the public.

To obtain additional information about the exam, contact the ASFPM office at (608) 274-0123, or visit their website: [www.floods.org](http://www.floods.org).

### Congratulations to our CFMs in Kansas:

Jon Bristor, Belle Plaine  
Dennis Lawlor, Topeka  
Edward Byrd, Topeka  
Brian Cahill, Overland Park  
Erin Cobb, Overland Park  
Michael Cooper, Iola  
Daniel Curley, Roeland  
John Denlinger, Overland Park  
Kelly Dixon, Wichita  
John Ruhl, Overland Park  
Michael Eddings, Topeka  
Abbey Foltz, Overland Park

Robert George, Wichita  
Justin Givens, Sterling  
Scott Gonzalez, Lawrence  
Julie Grauer, Lawrence  
Steve Higgins, Alta Vista  
Leif Holliday, Topeka  
Sheri Jansen, Tonganoxie  
Amanda Meenen, Shawnee  
Paul Miller, Prairie Village  
Rhonda Montgomery, Lawrence  
Suria Muthu, Overland Park  
Rick Nusz, Kansas City

Rodney Odom, Lenexa  
Collin Olsen, Wamego  
Katherine Reynolds, Overland Park  
Mike Schlesener, Overland Park  
Peggy Sneegas, Overland Park  
Joseph Thoms, Kansas City  
William Zung, Lawrence



## Claims handbook sent to NFIP policyholders

FEMA is completing the last phase of implementing a portion of the requirements set forth in the Flood Insurance Reform Act of 2004, which deals with notifying policyholders about their coverage and how to file claims. This past fall, Write Your Own (WYO) companies began including a booklet, "Summary of Coverage," with their policy declaration page and policy. In January 2006, the Bureau and Statistical Agent began mailing to all new and renewing policyholders the last installment of materials developed in response to FIRA 2004. Included in the mailing are:

- A cover letter telling them what is enclosed, what they should have received from their carrier, and that the acknowledgment form must be signed;
- A claims handbook;
- An acknowledgment receipt to sign; and
- A loss history notice (showing all of the losses on record since 1978 for that property).

Agents and WYO companies made it clear in meetings and correspondence with FEMA that they do not want to be answering questions about the losses (undoubtedly, some property owners will be finding out for the first time that their property has flooded before!), so the policyholder is being directed to call the Bureau with questions about that and about the acknowledgment form.

# Independent report concludes mitigation works

Every dollar spent on mitigation saves taxpayers an average of \$4, according to a new study released December 19, by the Multihazard Mitigation Council of the National Institute of Building Sciences. The study examined hazard mitigation grants over a 10-year period (1993 - 2003) that were aimed at reducing future losses from earthquakes, floods and high wind.

It found that these efforts were successful and cost-effective. According to the study, mitigation results "in significant net benefits to society as a whole, to individuals, to states and to communities, in terms of future reduced resource losses and significant savings to the federal treasury in terms of future increased tax revenues and future reduced hazard-related expenditures."

The study was mandated by Congress and conducted independently by the council. It involved two interrelated components, (1) a benefit-cost analysis of a broad sample of FEMA mitigation grants and (2) additional empirical research on FEMA-funded mitigation activities carried out in eight selected communities. The community studies examined all FEMA mitigation grants received by

the selected communities between 1988 and 2003.

Key findings include:

- On the average, a dollar spent on mitigation saves \$4.
- In addition, the federal treasury can redirect an average of \$3.65 for each dollar spent on mitigation as a result of disaster relief costs and tax losses avoided.
- In each of the eight communities studied in depth, FEMA mitigation grants were a significant part of the community's mitigation history and often led to additional loss reduction activities.
- Mitigation is sufficiently cost-effective to warrant federal funding on an ongoing basis, both before disasters and during post-disaster recovery.

"We've all seen that mitigation helps to save lives and reduce property damage," said David I. Maurstad, FEMA's acting director of mitigation. "But until the MMC study we haven't had independent, objective, quantitative data analysis to show that building stronger and safer is also a sound investment."

Copies of the study are available at [www.nibs.org/MMC/mmcactiv5.html](http://www.nibs.org/MMC/mmcactiv5.html)

## New Courses at EMI this Summer

The Federal Emergency Management Agency's Emergency Management Institute in Emmitsburg, Maryland, is offering two new floodplain management courses this summer. Class sizes are limited and demand is expected to be high, so interested persons are encouraged to apply immediately. A description of the application process is available at <http://training.fema.gov/EMIWeb/> or (301) 447-1035.

The new **Advanced Floodplain Management Concepts** course (E194) is a series of modules designed for floodplain managers with more than three years of full-time floodplain management experience. The four modules in the course are NFIP Floodplain Rules and Regulations in Depth; LOMC Procedures and Floodplain Management Implications; Roles and Responsibilities of the Local Floodplain Manager; and Substantial Damage/Substantial Improvement. Each topic will be covered at a higher level of detail than in any basic course. Developed and real-life scenarios will be examined, and exercises will be conducted in each section to make sure participants not only understand the appropriate rules and regulations, but also why they are in effect and how to apply them. Pilot tests of the Advanced Floodplain Management Concepts course will be offered at EMI June 26-29, 2006, and August 28-31, 2006.

**Managing Floodplain Development through the NFIP Train-the-Trainer** (E270) is a four-day course designed to train subject matter experts in how to deliver an effective and interesting course on floodplain management topics. The E273 course (Managing Floodplain Development through the NFIP) is used as the basis for delivery of this training. Participants will be expected to pick two sections of the new course and be prepared to teach them to the full class, and then to receive constructive feedback regarding their presentations. The first day of the course is dedicated to the various factors that can make a training experience exceptional and effective, with the remaining three days used for practice and evaluation. Video tapes will be made so that participants can review their own performance and critique themselves at their leisure. Participants should be thoroughly familiar with the course material and experienced enough to teach the class and answer in-depth questions. The Train-the-Trainer Floodplain course will be July 10-13, 2006, and September 25-28, 2006.

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## **Training Opportunities**

The Floodplain Management Program will host the following training sessions throughout Kansas. There is no charge for training. If you are interested in any of the training opportunities, please contact Rhonda Montgomery at (785) 296-4622.

### **Basics of the National Flood Insurance Program**

This training opportunity is for officials responsible for administering their local floodplain management ordinance. The focus is on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance.

- ♦ Salina—July 11, 2006, 9 a.m. to 1 p.m.

### **Post-Flood Responsibilities/Residential Substantial Damage Estimator Training**

The morning session will focus on providing guidance to local permit officials about tasks associated with a flood event, including pre-flood preparation and post-flood responsibilities. Whether or not your community has experienced a flood, it will happen, and you need the tools to respond to the event and ensure that all post-flood reconstruction in your community's floodplain is compliant.

The afternoon session will include a discussion on determining substantial damage of structures in the special flood hazard area following a disaster event. In addition, participants will receive hands-on training using FEMA's Residential Substantial Damage Estimator software, which provides guidance in estimating building value and damage costs for both single-family and manufactured homes. Based on the regulatory requirements of the NFIP, it is intended to be used in conjunction with industry-accepted residential cost estimating guides. The guidance document provides information on how to use the software, as well as how to collect data and conduct field inspections.

- ♦ Topeka—April 25, 2006, 9 a.m. to 4 p.m.

### **Role of the Floodplain Administrator**

This one-day training is designed to review the expectations NFIP has for your community's floodplain manager. Discussion items will include NFIP regulations, maps and data, permit requirements, elevation certificates, buildings in A zones, ordinance review, inspections, enforcement and appeals, special uses and variances.

- ♦ Garden City—July 19, 2006, 9 a.m. to 4 p.m.

### **Letter of Map Change Training**

Representatives from FEMA's national service provider will conduct the training. The workshop objective will be to outline in detail the fundamental requirements for submitting a request for a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMA-F), Letter of Map Revision (LOMR), and a Conditional Letter of Map Revision (CLOMR). Discussion will also include common errors in submitting letters of map change applications.

Participants will leave the workshop with a number of handouts that outline the application process. All forms needed to apply for a map revision will be available.

- ♦ Wichita—May 23, 2006, 9 a.m. to 4 p.m.
- ♦ Salina—May 24, 2006, 9 a.m. to 4 p.m.

# Everything you thought you knew about flood determination but were afraid to ask

*By Mark Hamlin (Now retired from a 15-year expert role in the flood zone determination business)*

When I tell people that I own a company that provides flood determinations over the web, it's not exactly a zippy conversation starter unless they want to complain. Then we're both in for a long and lively chat.

Consumers often see the requirement for flood insurance as a cost with little benefit. Loan officers see it as an obstacle to closing a loan, not to mention its potential to sour the relationship with their customer borrower. The requirement can even kill a deal. While homeowners readily accept the need for fire insurance, they often resist the need for flood insurance.

So, why have this process? Well, of course, there's the number one reason: it's the law, so all banks have to do it. It's not like a borrower can go down the street to another lender who won't require it. Yet, the National Flood Insurance Program (NFIP) provides significant social benefit.

Let's review the program benefits. First and foremost, FEMA's designation of a parcel as being in a Special Flood Hazard Area (SFHA) puts homeowners, civil officials and those involved in local government on alert. It says, "Be prepared. The potential for flooding is 1% or greater in any given year." Second, the program requires communities to engage in floodplain management. This results in flood-control projects, improved planning and special building regulations for structures in flood zones (such as raised foundations or special grading). It also gives consumers in flood hazard areas the ability to insure themselves against the risk through the National Flood Insurance Program. Flooding is an excluded peril on nearly all homeowners' policies.

As you can tell, I've given this speech a lot, often to people who believe they understand what we do. I say "believe," because there are myriad myths about flood determination and what it means to lenders and their customers.

Here are a few of the more popular ones.

**Myth 1:** Flood determinations are cut-and-dried; it's just a matter of getting the FEMA maps.

**Fact:** Not so. The data's not always together in a readily available form. You can't just read a FEMA map and assume that it will have all the answers. The truth is that about 5% of all properties require difficult and time-consuming work to make a determination. To get a complete flood determination, we combine FEMA's maps with our own Geographic Information System (GIS, or computerized mapping), advanced address standardization, advanced geocoding, and our own proprietary community and township maps.

Sometimes, the widespread belief in this myth can disrupt our relationships with the lenders we serve. Recently, we were working with a large regional bank that objected to the fact that some determinations were returned to them in a partial status (partially in a flood zone). Our contact couldn't understand why we could not simply say "in" or "out". The problem in this not-atypical scenario was that parts of these lots were in a Special Flood Hazard Area (SFHA) and other parts of the properties were not in a SFHA (NSFHA). To determinate the proper designation, we needed to know the location of the structure on the lot relative to the SFHA. Once the lender understood the problem, they readily understood and accepted the need for more information. Thus, this meeting culminated in several ideas and actions that improved service and smoothed the process. This brings us to myth number 2.

**Myth 2:** The only determinant that matters is whether the parcel is designated as being in a SFHA.

**Fact:** Actually, a lot depends on the location of the house on the property. The requirement for flood insurance is based on the structure, not necessarily the parcel. If any part of the structure is in a SFHA, the lender must require the insurance. Additionally, the lender can require the insurance any time they think there is a flood risk, even if the structure is not in the SFHA.

**Myth 3:** Changes in flood hazard status are automatically added to the FEMA flood maps.

**Fact:** Not true. When a LOMA (Letter of Map Amendment) or a LOMR (Letter of Map Revision) removes an individual structure from a flood zone, or a whole area of a map, the only people who are issued copies are the current property owner, the local community and FEMA. The maps are not reissued, nor is the data organized and available in a systematic manner. The most typical result is that a borrower has to show his or her LOMA or LOMR to the bank, who in turn provides the information to the flood insurance company, who then revises the property's flood status.

**Myth 4:** All FEMA flood maps are complete.

**Fact:** The challenge to those of us in the flood determination industry is that they aren't. The maps often omit streets and street names, addresses, or parcel information. Often, they do not have information on LOMAs and LOMARs. Therefore, all flood determination companies have to obtain additional information in the form of street maps and tax maps from sources other than FEMA. Good flood determination vendors use such information to enrich their databases.

**Myth 5:** Once the flood determination is made, it stays with the property for the life of the loan.

**Fact:** Not true. FEMA can change the designation

of a specific property or area. We in the industry take it as our responsibility to provide notices to lenders when the property's SFHA status changes. Then it becomes the responsibility of the lender to notify their borrowers affected by zone changes.

Lenders in these circumstances face two challenges: 1) to handle the notification in a cost-efficient manner, and 2) to deal with the fallout from some customers, who might retort, "Last week I wasn't in a flood zone and now I am?". At that point, no one's happy. The lender, of course, has no choice but to let the property owner know and to require flood insurance. Moreover, if the customer does not voluntarily purchase an insurance policy, the lender must force-place the flood insurance within 45 days of the time when they became aware of the change.

Flood determinations are not just a matter of law. They are a way to put everyone on alert of a potential, but insurable, risk. Additionally, flood disaster risk is reduced by this active floodplain management program. Once lenders can explain this to borrowers, it makes the process far more pleasant for all involved.

## Lower cost flood insurance available

Preferred Risk Policy (PRP) provides low-cost protection to properties located in areas of low-to-moderate flood risk. These are shown as zones B, C or X on a current Flood Insurance Rate Map.

Most homes and apartments located in a low-to-moderate risk area are eligible for PRP rates, as long as the building doesn't have a history of flooding. The National Flood Insurance Program (NFIP) has extended the preferred risk policy to include a non-residential PRP for commercial properties and contents. Since one in four flood insurance claims occur in low-to-moderate risk areas, the goal is to encourage property owners to financially protect themselves with this inexpensive policy.

Many businesses located in a low-to-moderate risk area are eligible for PRP rates, as long as the building doesn't have a history of flooding. Eligible properties can include business structures, farm buildings, churches and schools. The savings can be significant compared to standard rates.

If a property owner in your community is interested in the Preferred Risk Policy, they can call 1-888-CALL-FLOOD or visit the Flood Smart website at [www.floodsmart.gov](http://www.floodsmart.gov).

Please help us keep our records up to date. If your floodplain manager is different than the name that appears on this newsletter, please call (785) 296-4622, or send e-mail to [rmontgomery@kda.state.ks.us](mailto:rmontgomery@kda.state.ks.us) to inform us of the change.

Also, if your mayor or city clerk has changed, please let us know.

Thank you.

046-08  
Kansas Department of Agriculture  
Division of Water Resources  
Floodplain Management  
109 SW 9th Street 2nd Floor  
Topeka KS 66612-1283

### Plan to attend the ASFPM national conference June 11-16, 2006, in Albuquerque

The 2006 ASFPM national conference, “*Floodplain Management Crossroads: Where Route 66 meets the Rio Grande*,” will be June 11-16, 2006, in Albuquerque. This conference is an excellent opportunity for floodplain managers to receive premier training on all aspects related to floodplain management, including: No Adverse Impact/mitigation success stories; public policy; education and outreach; NFIP issues; mapping technologies; adopting new flood hazard maps; and levees and hurricanes. Nearly 1,000 floodplain management professionals and officials will attend the conference.

If you are interested in attending the conference, please visit ASFPM’s website at [www.floods.org](http://www.floods.org) and click on ASFPM 30th Annual Conference.

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